

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

ANNIE BELL ROWE

a/k/a ANNIE BELL THOMPSON

S.S. No.: xxx-xx-4185

Mailing Address: 8002 ROYAL DR, Sanford, NC 27332-

Case No. 10-80780

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 30, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 24, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/1/10

LastName-SS#: Rowe-4185

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

	Creditor Name	Sch D #	Description of Collateral
Retain	IndyMac	5	1st DOT: 8002 Royal Drive
	IndyMac	4	2nd DOT 8002 Royal Drive
	ADT		Security Service
	Utilities, Inc.		
	Utilities, Inc.		

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See ↑)
	IndyMac			**
	IndyMac			**
	ADT			**
	Utilities, Inc.			**
	Utilities, Inc.			**
	Highland Woods	1		**
	South Landing	2		**
	Imperial Hawaii	3		**
	Lee Co. Taxes	6/7		**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LID - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain	Highland Woods	1	\$38	N/A	n/a	\$38.00	Homeowners Dues
	South Landing	2	\$32	N/A	n/a	\$32.00	Property Association Dues
	Imperial Hawaii	3	\$55	N/A	n/a	\$55.00	Timeshare Maintenance
	Lee Co. Taxes	6/7	\$123	N/A	n/a	\$123.00	Co. Taxes House & Lots

STD - SECURED DEBTS α FMV

	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain	None			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS α 100%

	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Retain	None			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,600
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	\$372	\$22,320

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$703** per month for **60** months, then
\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **5.70** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

Please pay out Equity Above exemptions in the amount of \$ 17,300.00 toward unsecured priority, including Attorney fees and unsecured claims filed, up to DMI times ACP.

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Chase
231 East Avenue
Albion, NY 14411

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Citi
Card Service Center
Post Office Box 6275
Sioux Falls, SD 57117-6275

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AARP Financial
c/o Chase
Post Office Box 15548
Wilmington, DE 19886-5548

Citi
Post Office Box 6286
Sioux Falls, SD 57117-6286

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

ADT
2515 Downy Road
Fayetteville, NC 28312

Citi
Card Service Center
Post Office Box 6276
Sioux Falls, SD 57117-6276

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

American Express
Post Office Box 981537
El Paso, TX 79998-1537

Collectcorp
Post Office Box 101928
Dept 4947A
Birmingham, AL 35210

Experian
P.O. Box 2002
Allen, TX 75013-2002

American Express
Post Office Box 6618
Omaha, NE 68105-0618

Economy Pest Control
Post Office Box 40206
Fayetteville, NC 28309-0206

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Bank of America
Post Office Box 26078
Greensboro, NC 27420-6078

Genpact Services, LLC
Post Office Box 1969
Southgate, MI 48195-0969

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Bank of America
Post Office Box 15026
Wilmington, DE 19850-5026

GMAC Mortgage
3451 Hammond Avenue
Waterloo, IA 50702-5345

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Center Heating, Air Conditioning
and Electrical
511 East Main Street
Sanford, NC 27332

Highland Woods Property Owners
8043-A Royal Drive
Carolina Trace
Sanford, NC 27332

Imperial Hawaii Resort
Post Office Box 15247
Honolulu, HI 96830-5247

Navy Mortgage
Post Office Box 3326
Merrifield, VA 22119-3326

Sears
Post Office Box 6283
Sioux Falls, SD 57117-6283

Indymac Bank
6900 Beatrice Drive
Kalamazoo, MI 49003-4045

NCO Financial Systems, Inc.
Post Office Box 15760
Department 07
Wilmington, DE 19850-5760

Sears
Post Office Box 6924
The Lakes, NV 88901-6924

Indymac Bank
6900 Beatrice Drive
Kalamazoo, MI 49003

New World Media, LLC
Address Unknown

South Landing
20806 Falling Stream
Sanford, NC 27332

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

The Belk Center
Post Office Box 981491
El Paso, TX 79998-1491

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611

United Recovery Systems, Inc.
Post Office Box 722929
Houston, TX 77272-2929

Lee County Tax Collector
Post Office Box 1968
Sanford, NC 27331-1968

Retailers National Bank
c/o Target Credit Services
Post Office Box 673
Minneapolis, MN 55440-0673

United Recovery Systems, Inc.
Post Office Box 722910
Houston, TX 77272-2910

Lowe's
Post Office Box 981400
El Paso, TX 79998-1400

Sam's
c/o GE Money Bank
Post Office Box 981416
El Paso, TX 79998-1416

United Recovery Systems, Inc.
5800 North Course Drive
Houston, TX 77072-1613

Navy Federal Credit Union
Post Office Box 3502
Merrifield, VA 22119-3502

Sam's Club
c/o GE Money Bank Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Navy Federal Credit Union
Post Office Box 3501
Merrifield, VA 22119-3501

Sears
Post Office Box 6282
Sioux Falls, SD 57117-6282

Utilities, Inc.
Post Office Box 240908
Charlotte, NC 28224-0908

Utilities, Inc.
Post Office Box 240908
Charlotte, NC 28224

Wells Fargo Financial
204 Westwood Shopping Center
Fayetteville, NC 28314-1528

Wells Fargo Financial
204 Westwood Shopping Center
Fayetteville, NC 28304